

ONEFINANCIAL CORPORATION

	CPP Disbursement Date 06/05/2009	RSSD (Holding Company) 2571269	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$442	\$438	-0.9%		
Loans	\$378	\$348	-7.9%		
Construction & development	\$48	\$40	-16.2%		
Closed-end 1-4 family residential	\$109	\$108	-1.3%		
Home equity	\$9	\$9	2.3%		
Credit card	\$2	\$1	-26.7%		
Other consumer	\$9	\$6	-36.3%		
Commercial & Industrial	\$91	\$78	-13.9%		
Commercial real estate	\$79	\$74	-5.9%		
Unused commitments	\$30	\$25	-16.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$31	\$50	61.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$20	\$20	-0.7%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$23	\$21	-7.9%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$405	\$401	-1.0%		
Deposits	\$373	\$364	-2.4%		
Total other borrowings	\$30	\$35	16.4%		
FHLB advances	\$30	\$35	16.4%		
Equity					
Equity capital at quarter end	\$37	\$38	0.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.3%	8.6%	--		
Tier 1 risk based capital ratio	10.4%	11.2%	--		
Total risk based capital ratio	11.7%	12.5%	--		
Return on equity ¹	-54.7%	0.4%	--		
Return on assets ¹	-5.0%	0.0%	--		
Net interest margin ¹	3.7%	4.0%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	52.1%	33.3%	--		
Loss provision to net charge-offs (qtr)	198.8%	53.8%	--		
Net charge-offs to average loans and leases ¹	3.2%	1.9%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	17.0%	8.9%	0.1%	0.0%	--
Closed-end 1-4 family residential	3.6%	4.0%	0.1%	0.1%	--
Home equity	0.6%	5.9%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.5%	0.0%	--
Other consumer	1.2%	8.5%	0.5%	3.3%	--
Commercial & Industrial	0.2%	9.6%	2.9%	1.2%	--
Commercial real estate	1.5%	1.3%	0.0%	0.0%	--
Total loans	3.8%	5.1%	0.8%	0.5%	--